



ES

MP #

PATENT

Case Docket No. 1DATA.045A

Date: April 8, 2002

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s) : Daniel Ahles  
App. No. : 10/041765  
Filed : January 07, 2002  
For : SYSTEMS AND METHODS  
FOR SELECTIVE USE OF  
RISK MODELS TO PREDICT  
FINANCIAL RISK

) I hereby certify that this correspondence and all marked  
) attachments are being deposited with the United States  
) Postal Service as first class mail in an envelope addressed  
) to: United States Patent and Trademark Office, P.O. Box  
) 2327, Arlington, VA 22202, on

April 8, 2002

(Date)

James W. Ausley, Reg. No. 49,076

Group Art Unit : Unknown

TRANSMITTAL LETTER

United States Patent and Trademark Office  
P.O. Box 2327  
Arlington, VA 22202

ATTENTION: BOX MISSING PARTS

Dear Sir:

In response to the Notice to File Missing Parts of Application Under 37 CFR 1.53(f), which was mailed by the Office on February 08, 2002, enclosed are:

- (X) An executed Declaration by Inventor(s).
- () A Declaration and Power of Attorney.
- (X) A Power of Attorney Form and Copy of Assignment.
- () The present application qualifies for small entity status under 37 C.F.R. § 1.27.
- () A certified copy of a(n) application.
- (X) A Notice to File Missing Parts.
- (X) Return prepaid postcard.

2002-04-08 17:55:04 10041765-0412001

## PATENT

Case Docket No. 1DATA.045A

Date: April 8, 2002

(X) Eight (8) sheets of substitute drawings.

(X) Fees as calculated below:

|            |             |
|------------|-------------|
| FILING FEE | \$ 2,024.00 |
|------------|-------------|

|  |        |    |
|--|--------|----|
| FEE FOR EXTENSION OF TIME (LARGE ENTITY) | months | \$ |
|--|--------|----|

|                          |          |
|--------------------------|----------|
| SURCHARGE 37 CFR 1.16(e) | \$ + 130 |
|--------------------------|----------|

|                             |             |
|-----------------------------|-------------|
| TOTAL OF ABOVE CALCULATIONS | \$ 2,154.00 |
|-----------------------------|-------------|

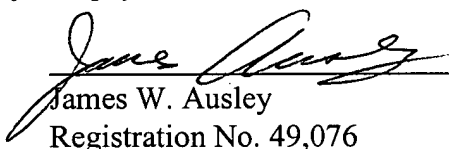
REDUCTION BY 1/2 FOR FILING BY SMALL ENTITY.

Note 37 CFR 1.9, 1.27, 1.28. If applicable, verified statement must be attached. \$ - 0

|                               |             |
|-------------------------------|-------------|
| TOTAL FEES SUBMITTED HERewith | \$ 2,154.00 |
|-------------------------------|-------------|

(X) A check in the amount of \$ 2,154.00.00 to cover the above fees is enclosed.

(X) The Commissioner is hereby authorized to charge any additional fees which may be required, now or in the future, or credit any overpayment, to Account No. 11-1410.

  
James W. Ausley

Registration No. 49,076

Agent of Record

20240509 10:41:25

DATA.045A R-S.  
RK/MHT



UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS  
UNITED STATES PATENT AND TRADEMARK OFFICE  
WASHINGTON, D.C. 20231  
www.uspto.gov

| APPLICATION NUMBER | FILING/RECEIPT DATE | FIRST NAMED APPLICANT | ATTORNEY DOCKET NUMBER |
|--------------------|---------------------|-----------------------|------------------------|
| 10/041,765         | 01/07/2002          |                       | DATA.045A              |

CONFIRMATION NO. 3190

FORMALITIES LETTER



\*OC000000007447061\*

20995  
KNOBBE MARTENS OLSON & BEAR LLP  
620 NEWPORT CENTER DRIVE  
SIXTEENTH FLOOR  
NEWPORT BEACH, CA 92660

04/16/2002 AOSMAN1 00000013 10041765

01 FC:101 740.00 OP  
02 FC:102 168.00 OP  
03 FC:103 1116.00 OP  
04 FC:105 130.00 OP

Date Mailed: 02/08/2002

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The statutory basic filing fee is missing.  
*Applicant must submit \$ 740 to complete the basic filing fee for a non-small entity. If appropriate, applicant may make a written assertion of entitlement to small entity status and pay the small entity filing fee (37 CFR 1.27).*
- Total additional claim fee(s) for this application is \$1284.
  - \$1116 for 62 total claims over 20.
  - \$168 for 2 independent claims over 3.
- The oath or declaration is missing.  
*A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.*
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(l) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 2154.

The application is informal since it does not comply with the regulations for the reason(s) indicated below.

The required item(s) identified below must be timely submitted to avoid abandonment:

- Substitute drawings in compliance with 37 CFR 1.84 because:
  - drawing sheets do not have the appropriate margin(s) (see 37 CFR 1.84(g)). Each sheet must include a top margin of at least 2.5 cm. (1 inch), a left side margin of at least 2.5 cm. (1 inch), a right side margin of at least 1.5 cm. (5/8 inch), and a bottom margin of at least 1.0 cm. (3/8 inch);

*A copy of this notice MUST be returned with the reply.*

*S. A. S. M. C.*

Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 1 - ATTORNEY/APPLICANT COPY

20041765-041202